

Information to identify the case:

Debtor 1	<u>Jayme Ann Livorio</u>	Social Security number or ITIN	xxx-xx-8592
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22212-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jayme Ann Livorio

12/28/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jayme Ann Livorio
Debtor(s)

Case No. 20-22212-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 28, 2020

User: culy
Form ID: 318

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	Jayme Ann Livorio, 600 Nineteen North Dr, Apt 7, Pittsburgh, PA 15237-5375
15269795	Centers for Rehab Services, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15269796	Cranberry Psychological Center, 100 Northpointe Cir, Seven Fields, PA 16046-7851
15269801	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15307536	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15269804	Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
15269807	+ Radius Global Solutions LLC, 7831 Glenroy Rd Ste 250-A, Minneapolis, MN 55439-3117
15269811	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15269812	UPMC St Margaret, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15269810	University of Pittsburgh Physicians, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 29 2020 05:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2020 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 29 2020 05:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2020 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 29 2020 03:35:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Dec 29 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15269794	EDI: CAPITALONE.COM	Dec 29 2020 05:33:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15308097	EDI: CAPITALONE.COM	Dec 29 2020 05:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15269797	Email/PDF: creditonebknofications@resurgent.com	Dec 29 2020 02:49:48	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500

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15269798	EDI: DISCOVER.COM	Dec 29 2020 05:33:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15307085	EDI: DISCOVER.COM	Dec 29 2020 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15269799	EDI: DISCOVERSL.COM	Dec 29 2020 05:33:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
15269800	+ Email/Text: kburkley@bernsteinlaw.com	Dec 29 2020 03:35:00	Duquense Light Company, 411 7th Ave, Pittsburgh, PA 15219-1942
15269802	Email/Text: bknotices@mbandw.com	Dec 29 2020 03:35:00	McCarthy Burgess and Wolff Inc, 26000 Cannon Rd, Cleveland, OH 44146-1807
15269803	Email/Text: bankruptcy@ncaloans.com	Dec 29 2020 03:34:00	New Credit America, PO Box 9125, Portland, OR 97207-9125
15269806	EDI: CCS.COM	Dec 29 2020 05:33:00	Quest Diagnostics Inc, c/o Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
15270133	+ EDI: RMSC.COM	Dec 29 2020 05:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15269808	EDI: TFSR.COM	Dec 29 2020 05:33:00	Toyota Financial Services, PO Box 22202, Owings Mills, MD 21117-1397
15269809	Email/Text: bankruptcydepartment@tsico.com	Dec 29 2020 03:35:00	Transworld Systems In, 2135 E Primrose St Ste Q, Springfield, MO 65804-4598
15324849	EDI: AIS.COM	Dec 29 2020 05:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15269813	EDI: VERIZONCOMB.COM	Dec 29 2020 05:33:00	Verizon Wireless, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
15269805	##	Peoples Natural Gas, PO Box 6766, Pittsburgh, PA 15212-0766

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed

District/off: 0315-2
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User: culy
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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Jason L. Karavias	on behalf of Debtor Jayme Ann Livorio jkaravias@verizon.net
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5